

ABSTRACT OF THE DISCLOSURE

A multi-purpose user authentication card that combines the functions of one-time passcode generator, storage components and smart card components in a single compact device. A microprocessor generates the one-time passcode, which is displayed on a screen for 30-60 seconds. A smart card performs basic encryption and decryption to allow the user to gain access to a protected external resource. An independent, rechargeable power source allows the card to switch between an active mode, a standby mode and an off mode.